

Information to identify the case:			
Debtor 1:	Richard Pagan		Social Security number or ITIN: xxx-xx-0614
	First Name	Middle Name	Last Name
Debtor 2:	Maria Pagan		Social Security number or ITIN: xxx-xx-0269
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 9/30/19
Case number:	19-28529-KCF		Date case converted to chapter: 7 6/1/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Pagan	Maria Pagan
2. All other names used in the last 8 years		aka Maria Cristina Pagan
3. Address	61 Dover Rd Colonia, NJ 07067-3907	61 Dover Rd Colonia, NJ 07067-3907
4. Debtor's attorney Name and address	Edward Hanratty Edward Hanratty 80 Court St. Freehold, NJ 07728	Contact phone 732-301-4649 Email: thanratty@centralnewjerseybankruptcyllawyer.com
5. Bankruptcy trustee Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/2/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	July 7, 2020 at 02:30 PM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/8/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Richard Pagan
Maria Pagan
DebtorsCase No. 19-28529-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 46

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db/jdb Richard Pagan, Maria Pagan, 61 Dover Rd, Colonia, NJ 07067-3907
 518486245 +++CAC, 2601 NW EXPRESSWAY STE 100W, OKLAHOMA CITY OK 73112-7217
 (address filed with court: CAC, 2601 NW Expressway Ste 100, Oklahoma City, OK 73112-7295)
 +FACS/Sterns, 9111 Duke Blvd, Mason, OH 45040-8909
 518486251 +Faloni & Larusso, 175 Fairfield Ave Ste 1-C, West Caldwell, NJ 07006-6415
 518486252 Gardetn Sate Anset., 739 E Main St, Bridgewater, NJ 08807-3339
 518486257 ML Zager atty for MID Atlantic Pathology, 543 Broadway, Monticello, NY 12701-1127
 518576835 Middlesex Emergency Physicians PA, PO Box 1123, Minneapolis MN 55440-1123
 518486258 NJ Div of Labor, PO Box 951, Trenton, NJ 08625-0951
 518486262 PHEAA/FED LOAN SERV, PO Box 60610, Harrisburg, PA 17106-0610
 518486265 RRC, 612 S Gay St, Knoxville, TN 37902-1630
 518486267 SERVICING CORPORATION, 323 5th St, Eureka, CA 95501-0305
 518486259 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, PO Box 281, Trenton, NJ 08695-0281)
 518486268 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 518534841 +State of New Jersey - Dept. of Labor, P.O. Box 951, Trenton, NJ 08625-0951
 518486271 THD, PO Box 57117, Sioux Falls, SD 57117
 518604321 +U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518486273 US Dept of Ed, PO Box 530260, Atlanta, GA 30353-0260
 518486244 bill me later, PO Box 105568, Atlanta, GA 30348-5568
 518486253 first american acceptance, 2 Industrial Way W, Eatontown, NJ 07724-2265
 518486264 prssler, felt, warshaw, llp, 7 Entin Rd, Parsippany, NJ 07054-5020
 518486266 rubin & rothman, llc, 178 veterans hwy ste 32, Islandia, NY 11749

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: thanratty@centralnewjerseybankruptcylawyer.com Jun 02 2020 23:34:21

Edward Hanratty, Edward Hanratty, 80 Court St., Freehold, NJ 07728
 tr +EDI: QDESTRAFFI.COM Jun 03 2020 02:53:00 Daniel E. Straffi, Straffi & Straffi, LLC,
 670 Commons Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 02 2020 23:35:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 02 2020 23:35:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518486246 EDI: CAPITALONE.COM Jun 03 2020 02:53:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 518486247 +E-mail/PDF: DellBKNotifications@resurgent.com Jun 02 2020 23:41:32 CitiBank,
 12234 NIH 35 Bldg B, Austin, TX 78753-1744
 518486248 E-mail/PDF: DellBKNotifications@resurgent.com Jun 02 2020 23:42:23 Dell Fin Svces,
 PO Box 6403, Carol Stream, IL 60197-6403
 518486249 EDI: HFC.COM Jun 03 2020 02:53:00 Direct Merchants Bank, PO Box 29468,
 Phoenix, AZ 85038-9468
 518564113 +EDI: AIS.COM Jun 03 2020 02:53:00 Directv, LLC, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518486250 E-mail/Text: bknotice@ercbpo.com Jun 02 2020 23:35:51 Enhanced Recovery Corp.,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 518486255 EDI: HFC.COM Jun 03 2020 02:53:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253
 518486256 EDI: IRS.COM Jun 03 2020 02:53:00 Internal Revenue Service, PO Box 24017,
 Fresno, CA 93779-4017
 518486274 EDI: JPMORGANCHASE Jun 03 2020 02:53:00 Washington Mutual/Providian, PO Box 660509,
 Dallas, TX 75266
 518626185 +E-mail/PDF: bankruptcy@ncfsi.com Jun 02 2020 23:40:46 NEW CENTURY FINANCIAL SERVICES, INC.,
 110 SOUTH JEFFERSON RD STE 104, WHIPPANY, NJ 07981-1038
 518486261 EDI: RMSC.COM Jun 03 2020 02:53:00 PC Richard, PO Box 981439, El Paso, TX 79998-1439
 518603083 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 23:41:33 PYOD, LLC,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 518486260 EDI: RMSC.COM Jun 03 2020 02:53:00 Paypal, PO Box 981416, El Paso, TX 79998-1416
 518491539 +EDI: RMSC.COM Jun 03 2020 02:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518486270 E-mail/Text: epr@telecheck.com Jun 02 2020 23:36:35 Telecheck, 5251 Westheimer Rd Fl 2,
 Houston, TX 77056-5412
 518486272 EDI: TFSR.COM Jun 03 2020 02:53:00 Toyota Motor Credit, 5005 N River Blvd NE,
 Cedar Rapids, IA 52411-6634
 518486269 EDI: WTRRN BANK.COM Jun 03 2020 02:53:00 Target, PO Box 59317,
 Minneapolis, MN 55459-0317
 518567146 +E-mail/Text: bknotices@snsr.com Jun 02 2020 23:36:24 U.S. Bank Trust National Association,
 Trustee of the Tiki Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street,
 Eureka, CA 95501-0305
 518601745 +EDI: AIS.COM Jun 03 2020 02:53:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jun 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518486275	EDI: WFFC.COM Jun 03 2020 02:53:00	Wells Fargo Financial, PO Box 94498, Las Vegas, NV 89193-4498
518486263	EDI: PRA.COM Jun 03 2020 02:53:00	portfolio recovery associates llc, PO Box 4115, Concord, CA 94524-4115

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2020 at the address(es) listed below:

NONE.

TOTAL: 0